Opportunity, Challenge and Effective Implementation

"A wise man will make more opportunities than he finds" (Francis Bacon). The entrepreneur always searches for change, responds to it and exploits it as an opportunity", Peter Drucker). There are opportunities everywhere because it is there in the current world. "The greatest challenge of any CEO or firm is finding and keeping good people. The unpredictability of the global market place is yet another problem". (Cfr. Mergie Perikh and Rajan Gupta, *Organizational Behaviour*, New Delhi, Tata McGraw Hill, 2010).

In the current issue of yuvista, we include ten well studied and organized articles that would be dealing with the different areas of human life, opportunities, work, banking, psychological areas etc. The following are the articles written by famous academic personalities. "Unveiling Open Banking: Navigating Opportunities and Challenges in the Indian Financial Frontier", written by Jain James and Tennyson Thomas; "The Effect of Somali Micro Finance Institution on Women's Economic Empowerment: The Case of Somali Microfinance Institution Kebri Dehar City Branch, Korahey Zone, Somali Region, Ethiopia" written by P.Karthika, Desta Faltaso, and Abdulahi Abdi Husein; Revolutionizing Wealth management: Navigationg the future with Robo Advisory Solutions, K Pon Lakshmi and Dr. R Ramesh Pandi; "Students' Preference Towards Institution and Public Transportation" by Dr. G. Gnanaselvi and Dr. K. Veerakumar; "Impact of Research among PG Students", written by Dr. K. Veerakumar and Dr. G. Gnanaselvi; "A Study on Job Satisfaction of NRI Employees with Special Reference to Palakkad District", Smrithi. N and Dr. M. Mahesh Kumar; "Impact of Emotion on Investment Decisions and Investors" written by Sneha John and Dr. K Parimalakanthi; "A Study to Identify the Effectiveness of Advertisement among Ready-to-Cook Customers with Special Reference to Yippee Noodles", Dr.V.Vidhya, Ms. Chithra Gangadharan; "Fund Management of Kerala Agro Machinery Corporation Limited, Athani, Kerala", Nasiya K A, Dr. K Parimalakanthi; "A Study on Work Life of Banking Employees in Malappuram", N.T Amritha Kumaran and Dr. P. S Chandni.

While thanking the contributors for the thought provoking and inspiring studies articles, I would like to present then for the readers world and wish that the insights and findings of the research papers would be useful as well as beneficial to each reader.

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